

require that everybody...we can require that every insurance company offer uninsured or underinsured, or take it one step further, require that everybody have it because all you've protected yourself to is up to \$50,000 on your auto policy. Whereas on the other hand, as you know, if you are buying a liability policy yourself to protect others whose injuries you may cause, you can get up to \$5 million in coverage. So that is another problem. I think that is an illustration as to why uninsured and underinsured is not a substitute for having an insurance system where granted the minimum coverage in Nebraska may be \$25,000, but many motorists out there have \$100,000, \$300,000 or more. Now in addition to that, Senator DeCamp criticized this bill as not working, as not resulting in any additional people obtaining insurance. I simply don't believe that. I don't believe that if you require that everyone display a deck sheet of his or her insurance policy before getting plates each year, and if you further require that that deck sheet, setting out the summary of what the insurance policy contains, is carried in everyone's glove compartment, that that is not going to make a significant difference in the number of people that are going to have insurance because currently we have no requirements like that at all. Currently the only time any enforcement comes into play is after someone has an accident for which he or she is responsible and it is learned at that time that he or she has no insurance. At that point it is enforced. But if we move the enforcement up to the point where you can't even get your license plates without showing proof of a policy, well you know that a substantially higher percent of the people are going to get insurance. Now it is true that they could buy a policy, get their plates and cancel the policy the next day, and the bill does not contain an effective enforcement mechanism against that, but most people aren't going to do that. Most people, if they buy a policy to get their plates, are going to keep the policy through the entire period and are going to obey the law and have insurance. So I think it is simply a fallacious argument to say that LB 404 is not going to work. It is going to work. It is going to mean a higher percentage of people are insured, that in turn is going to mean that more people are going to have protection out there. And that is the goal of the Legislature surely, the goal of society, the goal of an insurance system to have a greater number of people protected. That is what this bill is going to do. I would urge you to support it. Thank you.